FOR IMMEDIATE RELEASE Jan. 2, 2014

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## COVERED CALIFORNIA PROVIDES INFORMATION TO HELP CONSUMERS PAY PREMIUMS

Payment Is Final Step to Getting Coverage for January 2014

SACRAMENTO, Calif. —Covered California™ launched a new Web page Thursday that gives consumers clear and simple access for making their first month's premium payment.

Hundreds of thousands of California residents enrolled in Covered California health insurance plans from October through the Dec. 23 enrollment deadline for coverage taking effect Jan. 1. Now that they have enrolled for coverage, consumers must pay their premiums. The deadline for payment is Monday, Jan. 6, 2014.

Many of the health insurance companies contracting with Covered California have indicated a willingness to extend that deadline for their enrollees. Consumers should contact their plan to confirm when their first payment is due.

"The early enrollment of hundreds of thousands of Californians is a clear indication of the strong interest consumers have in taking advantage of the benefits of the Affordable Care Act," said Covered California Executive Director Peter V. Lee. "But we need to remind consumers that they have to take that last step and pay their premium for coverage to kick in. We want to be a resource for enrollees to find out the best way to make their payments."

Lee added, "Consumers should work directly with the private health plan they selected and then pay that plan as soon as they receive their invoice."

Covered California does not collect or disburse payments to companies in the individual marketplace. On the home page of CoveredCA.com, a button has been added that links consumers to each company's contact information and process for making payments. All of Covered California's plans have agreed to extend the payment deadline to Jan. 6, and many are extending the deadline even further to accommodate the tens of thousands of consumers who signed up in the last few days before the Dec. 23 enrollment deadline.

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For complete information on making payments, consumers can visit <a href="www.CoveredCA.com">www.CoveredCA.com</a> and click on the "How to Pay" button. There, they will find a Web page containing contact information for the exchange's 11 medical and six pediatric dental insurance companies and how to submit payment by phone, by mail or online.

The Web page also gives information on payment processes and deadlines for Covered California's Small Business Health Options Program (SHOP). The payment deadline for SHOP is also Monday, Jan. 6, 2014, for coverage taking effect Jan. 1, 2014.

If enrollees receive an invoice from their insurance company, they should follow its instructions for payment. However, if they haven't received notification or an invoice from their insurer, they should contact the insurer, using information from Covered California's Web page "I've Enrolled — How Do I Pay?"

Pediatric dental plans in the exchange have separate invoices and accounts. Payment for all plans in the individual market must be submitted to the insurance plan issuer. However, for employers who choose to enroll their employees in one of the exchange's SHOP plans, payments must be made to Covered California. The mailing address is on the "I've Enrolled — How Do I Pay?" Web page.

Covered California is continuing its marketing and promotion for the second half of the six-month open-enrollment period, preparing for a Jan. 15, 2014, deadline for enrollment for coverage beginning Feb. 1.

## **About Covered California**

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California, in partnership with the California Department of Health Care Services, was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. With coverage starting in 2014, Covered California helps individuals determine whether they are eligible for premium assistance that is available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses can purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits.

Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the Governor and the Legislature. For more information on Covered California, please visit <a href="https://www.coveredCA.com">www.coveredCA.com</a>.

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